

Insurance Company Disputes
1/1/03 - 12/31/03

Name	Total Claims	Claims w/o 107's	Claims w/107's	% Disputed Claims
A.I.U. Insurance Company	47	34	13	27.66%
Accident Fund Insurance Co of America	4,539	3,802	737	16.24%
Ace American Insurance Company	91	79	12	13.19%
Ace Fire Underwriters Insurance Company	1	1	0	0.00%
Ace Property & Casualty Insurance Company	2	1	1	50.00%
Acuity, a Mutual Insurance Company	8	7	1	12.50%
Alea North America Insurance Company	3	2	1	33.33%
Allied Property & Casualty Insurance Company	11	9	2	18.18%
Amco Insurance Company	1	1	0	0.00%
American & Foreign Insurance Company	14	11	3	21.43%
American Automobile Insurance Company	2	1	1	50.00%
American Casualty Company of Reading, Pa	177	160	17	9.60%
American Compensation Insurance Company	188	126	62	32.98%
American Economy Insurance Company	1	1	0	0.00%
American Fire & Casualty Company	5	4	1	20.00%
American Hardware Mutual Insurance Company	7	7	0	0.00%
American Home Assurance Company	431	361	70	16.24%
American Insurance Company	8	7	1	12.50%
American Interstate Insurance Company	7	3	4	57.14%
American Manufacturers Mutual Insurance Co.	61	55	6	9.84%
American Motorists Insurance Company	76	61	15	19.74%
American Physicians Assurance Corporation	83	80	3	3.61%
American Protection Insurance Company	139	129	10	7.19%
American States Insurance Company	10	8	2	20.00%
American Zurich Insurance Company	30	30	0	0.00%
Amerisure Insurance Company	66	56	10	15.15%
Amerisure Mutual Insurance Company	636	490	146	22.96%
Ansur American Insurance Company	5	1	4	80.00%
Arch Insurance Company	1	1	0	0.00%
Argonaut Great Central Insurance Company	11	7	4	36.36%
Argonaut Insurance Company	11	11	0	0.00%
Associated Indemnity Corporation	4	4	0	0.00%
Atlantic Mutual Insurance Company	33	27	6	18.18%
Auto-Owners Insurance Company	482	245	237	49.17%
Bankers Standard Insurance Company	13	11	2	15.38%
Bituminous Casualty Corporation	18	16	2	11.11%
Bituminous Fire & Marine Insurance Company	1	1	0	0.00%
Brotherhood Mutual Insurance Company	25	22	3	12.00%
Casualty Reciprocal Exchange	2	2	0	0.00%
Charter Oak Fire Insurance Company	20	15	5	25.00%
Cherokee Insurance Company	8	8	0	0.00%
Chubb Indemnity Insurance Co	17	14	3	17.65%
Church Mutual Insurance Company	20	18	2	10.00%

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Cincinnati Casualty Company	161	152	9	5.59%
Cincinnati Indemnity Company	87	80	7	8.05%
Cincinnati Insurance Company	18	18	0	0.00%
Citizens Insurance Company of America	425	354	71	16.71%
Citizens Insurance Company of Ohio	39	29	10	25.64%
Citizens Insurance Company of The Midwest	79	61	18	22.78%
Clarendon National Insurance Company	11	10	1	9.09%
Commerce & Industry Insurance Company	146	133	13	8.90%
Connecticut Indemnity Company	10	7	3	30.00%
Consolidated Insurance Company	19	17	2	10.53%
Continental Casualty Company	104	82	22	21.15%
Continental Insurance Company	2	2	0	0.00%
Continental National American Casualty Co.	1	1	0	0.00%
Crum & Forster Indemnity Company	24	20	4	16.67%
CUMIS Insurance Society, Inc.	17	13	4	23.53%
Discover Property & Casualty Insurance Co.	12	9	3	25.00%
Electric Insurance Company	4	4	0	0.00%
EMCASCO Insurance Company	97	71	26	26.80%
Employers Insurance Company of Wausau	200	180	20	10.00%
Employers Mutual Casualty Company	69	43	26	37.68%
Everest National Insurance Company	140	104	36	25.71%
Fairfield Insurance Company	2	2	0	0.00%
Fairmont Insurance Company	1	1	0	0.00%
Farm Bureau General Insurance Company	212	5	207	97.64%
Farm Bureau Mutual Insurance Co of Michigan	110	8	102	92.73%
Farmers Insurance Exchange	28	24	4	14.29%
Farmland Mutual Insurance Company	8	7	1	12.50%
Federal Insurance Company	157	137	20	12.74%
Federated Mutual Insurance Company	36	32	4	11.11%
Federated Rural Electric Insurance Corp.	3	3	0	0.00%
Fidelity & Guaranty Insurance Company	156	138	18	11.54%
Fidelity & Guaranty Insurance Underwriters	17	16	1	5.88%
Fire & Casualty Insurance Company of CT	5	4	1	20.00%
Firemans Fund Insurance Company	13	11	2	15.38%
First Liberty Insurance Corporation	2	2	0	0.00%
Florists Mutual Insurance Company	10	10	0	0.00%
Frankenmuth Mutual Insurance Company	510	2	508	99.61%
Fremont Mutual Insurance Company	27	24	3	11.11%
General Casualty Company of Wisconsin	15	14	1	6.67%
General Insurance Company of America	3	3	0	0.00%
Globe Indemnity Company	4	2	2	50.00%
Grange Insurance Company of Michigan	1	1	0	0.00%
Granite State Insurance Company	1	1	0	0.00%

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Great American Alliance Insurance Co	1	1	0	0.00%
Great American Insurance Co of NY	7	6	1	14.29%
Great American Insurance Company	55	46	9	16.36%
Great Midwest Insurance Company	50	41	9	18.00%
Great Northern Insurance Company	13	10	3	23.08%
Great West Casualty Company	15	15	0	0.00%
GuideOne Mutual Insurance Company	4	4	0	0.00%
Gulf Insurance Company	6	5	1	16.67%
Hanover Insurance Company	47	39	8	17.02%
Harco National Insurance Company	6	6	0	0.00%
Harleysville Lake States Insurance Company	71	68	3	4.23%
Hartford Accident & Indemnity Company	42	34	8	19.05%
Hartford Casualty Insurance Company	30	20	10	33.33%
Hartford Fire Insurance Company	29	20	9	31.03%
Hartford Insurance Company of The Midwest	133	100	33	24.81%
Hartford Underwriters Insurance Company	36	26	10	27.78%
Hastings Mutual Insurance Company	279	235	44	15.77%
Home Owners Insurance Company	1	0	1	100.00%
Illinois National Insurance Company	13	11	2	15.38%
Indemnity Insurance Company of North America	57	42	15	26.32%
Indiana Insurance Company	37	26	11	29.73%
Indiana Lumbermens Mutual Insurance Company	9	9	0	0.00%
Insurance Co. of The State of Pennsylvania	188	162	26	13.83%
Insurance Company of North America	208	154	54	25.96%
Insurance Corporation of America	91	88	3	3.30%
Legion Insurance Company	4	4	0	0.00%
Liberty Insurance Corporation	140	108	32	22.86%
Liberty Mutual Fire Insurance Company	182	136	46	25.27%
Liberty Mutual Insurance Company	950	794	156	16.42%
LM Insurance Corporation	246	180	66	26.83%
Lumbermens Mutual Casualty Company	76	61	15	19.74%
Lumbermens Underwriting Alliance	5	4	1	20.00%
Maryland Casualty Company	3	3	0	0.00%
Massachusetts Bay Insurance Company	1	1	0	0.00%
Meridian Mutual Insurance Company	13	11	2	15.38%
Meridian Security Insurance Company	1	1	0	0.00%
MHA Insurance Company	85	62	23	27.06%
Michigan Construction Industry Mutual Ins Co	478	404	74	15.48%
Michigan Insurance Company	265	234	31	11.70%
Michigan Millers Mutual Insurance Company	119	111	8	6.72%
Mid-Century Insurance Company	14	12	2	14.29%
Mitsui Sumitomo Insurance Co of America	57	52	5	8.77%
Mitsui Sumitomo Insurance USA, Inc.	11	9	2	18.18%

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Monroe Guaranty Insurance Company	17	16	1	5.88%
National Farmers Union Standard Insurance Co	1	1	0	0.00%
National Fire Insurance Company of Hartford	19	15	4	21.05%
National Interstate Insurance Company	1	1	0	0.00%
National Surety Corporation	1	1	0	0.00%
National Union Fire Insurance Company	52	42	10	19.23%
Nationwide Mutual Fire Insurance Company	1	1	0	0.00%
Nationwide Mutual Insurance Company	2	2	0	0.00%
Netherlands Insurance Company	9	6	3	33.33%
New Hampshire Insurance Company	10	9	1	10.00%
Norguard Insurance Company	3	3	0	0.00%
North Pointe Insurance Company	3	2	1	33.33%
Ohio Casualty Insurance Company	11	11	0	0.00%
Ohio Security Insurance Company	1	1	0	0.00%
Old Republic Insurance Company	198	176	22	11.11%
OneBeacon Insurance Company	2	2	0	0.00%
Pacific Employers Insurance Company	67	58	9	13.43%
Pacific Indemnity Company	12	12	0	0.00%
Pacific Insurance Company	1	1	0	0.00%
Partners Mutual Insurance Company	3	2	1	33.33%
Peerless Insurance Company	6	4	2	33.33%
Pennsylvania General Insurance Company	5	5	0	0.00%
Pennsylvania Manufacturers Assn. Insurance Co	37	37	0	0.00%
Pharmacists Mutual Insurance Company	8	3	5	62.50%
Phoenix Insurance Company	18	16	2	11.11%
Pioneer State Mutual Insurance Company	15	11	4	26.67%
Princeton Insurance Company	12	12	0	0.00%
Protective Insurance Company	15	14	1	6.67%
Reliance Insurance Company	3	2	1	33.33%
Reliance National Indemnity Company	16	13	3	18.75%
Reliance National Insurance Company	1	1	0	0.00%
Royal Indemnity Company	153	140	13	8.50%
Royal Insurance Co of America	101	86	15	14.85%
Safeco Insurance Co of America	31	23	8	25.81%
Safeguard Insurance Company	9	9	0	0.00%
Safety First Insurance Company	1	1	0	0.00%
Safety National Casualty Corporation	44	38	6	13.64%
Seabright Insurance Company	4	4	0	0.00%
Secura Insurance Company	101	97	4	3.96%
Security Insurance Company of Hartford	38	37	1	2.63%
Selective Insurance Co of The Southeast	29	27	2	6.90%
Sentry Insurance A Mutual Company	164	147	17	10.37%
Sentry Select Insurance Company	2	2	0	0.00%

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Sompo Japan Insurance Company	8	8	0	0.00%
St. Paul Fire & Marine Insurance Company	166	140	26	15.66%
St. Paul Guardian Insurance Company	16	14	2	12.50%
St. Paul Mercury Insurance Company	34	33	1	2.94%
St. Paul Property & Casualty Insurance Co.	4	3	1	25.00%
Star Insurance Company	95	61	34	35.79%
State Auto Property & Casualty Insurance Co	1	1	0	0.00%
State Automobile Mutual Insurance Company	25	25	0	0.00%
State Farm Fire & Casualty Company	73	61	12	16.44%
Tokio Marine & Fire Insurance Company	27	25	2	7.41%
Transcontinental Insurance Company	50	42	8	16.00%
Transportation Insurance Company	63	54	9	14.29%
Travelers Casualty & Surety Co	10	8	2	20.00%
Travelers Casualty & Surety Co. of America	3	2	1	33.33%
Travelers Indemnity Co. of Connecticut	504	416	88	17.46%
Travelers Indemnity Company	94	84	10	10.64%
Travelers Indemnity Company of America	24	20	4	16.67%
Travelers Indemnity Company of Illinois	68	55	13	19.12%
Travelers Insurance Company	30	23	7	23.33%
Truck Insurance Exchange	15	15	0	0.00%
Twin City Fire Insurance Company	109	75	34	31.19%
United States Fidelity & Guaranty Company	69	56	13	18.84%
United States Fire Insurance Company	1	1	0	0.00%
Valley Forge Insurance Company	80	70	10	12.50%
Vanliner Insurance Company	9	9	0	0.00%
Vigilant Insurance Company	5	5	0	0.00%
Virginia Surety Company, Inc.	28	23	5	17.86%
Wausau Business Insurance Company	5	2	3	60.00%
Wausau Underwriters Insurance Company	114	101	13	11.40%
West American Insurance Company	6	6	0	0.00%
Westfield Insurance Company	96	86	10	10.42%
Westfield National Insurance Company	31	28	3	9.68%
Westport Insurance Company	4	3	1	25.00%
Zenith Insurance Company	3	3	0	0.00%
Zurich-American Insurance Co of Illinois	185	149	36	19.46%
Zurich-American Insurance Company	498	427	71	14.26%
Total	18,159	14,346	3,813	21.00%